

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Cape May County**

| <u>Company</u>   | <u>HO-3</u>   | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ  | \$591-\$679   | \$172       | \$187       |
| All America Ins Co (Central Mutual of OH Group)                        | \$532         | N/A         | N/A         |
| Allstate NJ Ins Co   | \$649         | \$113       | \$164       |
| American European Ins Co (Rutgers Group) (5)                           | \$484         | N/A         | \$354       |
| American Fire & Casualty Co (Ohio Casualty Group)                      | \$667-\$703   | N/A         | \$321       |
| American Home Assur Co (American International Group) (2)              | \$672-\$1,170 | \$181       | \$217       |
| American Ins Co (Allianz Group) (2)                                    | \$851-\$1,136 | N/A         | N/A         |
| American International Ins Co of NJ (American International Group) (3) | \$593         | \$184       | \$243       |
| Amica Mutual Ins Co (1)  | \$905-\$1,140 | \$129-\$164 | \$204-\$258 |
| Armed Forces Ins Exchange (3)  | \$524         | N/A         | \$175       |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)                     | \$734         | \$171       | \$215       |
| Balboa Ins Co  | \$780-\$1,160 | \$114       | \$173       |
| Bay State Ins Co (Andover Group)                                       | \$638         | \$150       | \$174       |
| Camden Fire Ins Assoc (OneBeacon Group)                                | \$520-\$685   | \$138-\$186 | \$190-\$231 |
| Castlepoint Ins Co (Tower Group)                                       | \$630-\$791   | \$181-\$208 | \$258-\$291 |
| Centennial Ins Co (Atlantic Mutual Group) (4)                          | \$809         | \$173       | \$217       |
| Central Mutual Ins Co (Central Mutual of OH Group)                     | \$679         | \$161       | \$205       |
| Chubb Ins Co of NJ (Chubb Group) (2)                                   | \$1,638       | \$613       | \$527       |
| Citizens Ins Co of Amer (Hanover Insurance Group)                      | \$664-\$803   | N/A         | \$151       |
| Cumberland Mutual Fire Ins Co  | \$521-\$655   | \$159       | \$205       |
| Electric Ins Co (3)  | \$674-\$2,273 | \$93        | \$86        |
| Empire Fire & Marine Ins Co  | \$579-\$735   | N/A         | N/A         |
| Encompass Ins Co of NJ (Encompass Group)                               | \$472-\$579   | \$169-\$210 | \$186-\$230 |
| Encompass P&C Ins Co of NJ (Encompass Group)                           | \$519-\$1,140 | \$143-\$381 | \$162-\$413 |
| Excelsior Ins Co   | \$441         | \$156       | \$212       |
| Farm Family Casualty Ins Co (3)  | \$620         | \$100       | \$137       |
| Farmers Ins Co of Flemington   | \$697         | \$204       | \$260       |
| Farmers Mutual Fire Ins Co of Salem Cty                                | \$896-\$1,084 | \$148-\$171 | \$282-\$335 |
| Federal Ins Co (Chubb Group)   | \$1,130       | \$143       | \$183       |
| Fidelity Mohawk Ins Co (Franklin Mutual Group)                         | \$525-\$543   | \$126       | \$165       |
| Fidelity National Prop and Cas Ins                                     | \$360         | \$117       | \$141       |
| Fireman's Fund Indemnity Corp (Allianz Group)                          | \$1,007       | N/A         | N/A         |
| Fireman's Fund Ins Co (Allianz Group)                                  | \$1,136       | \$124-\$158 | \$211-\$231 |
| First American Property & Casualty Ins Co                              | N/A           | \$232       | N/A         |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4)              | \$637         | \$135       | \$174       |
| Fitchburg Mutual Ins Co  | \$677         | \$106       | \$227       |
| FMI Ins Co (Franklin Mutual Group)                                     | \$438         | N/A         | \$156       |
| Foremost Ins Co  | \$868-\$991   | N/A         | N/A         |
| Founders Ins Co  | \$528-\$619   | \$178       | \$175       |
| Franklin Mutual Ins Co (Franklin Mutual Group)                         | \$547         | \$126       | \$165       |
| Germantown Ins Co (Philadelphia Contributionship Group) (2)            | \$681         | N/A         | \$231       |
| Graphic Arts Mutual Ins Co   | \$465-\$676   | \$100-\$153 | \$183-\$210 |
| Great Northern Ins Co (Chubb Group) (2)                                | \$1,635       | \$570       | \$492       |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Cape May County**

| <u>Company</u>   | <u>HO-3</u>     | <u>HO-4</u> | <u>HO-6</u> |
|--|-----------------|-------------|-------------|
| Hanover Ins Co (Hanover Insurance Group)                                 | \$1,018-\$1,238 | \$137       | \$179       |
| Harleysville Ins Co of NJ  | \$531-\$671     | \$165-\$190 | \$214-\$247 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4)                | \$789           | \$114       | \$160       |
| High Point Preferred Ins Co  | \$764           | \$142       | \$153       |
| Homesite Ins Co  | \$593           | \$184       | \$243       |
| IDS Property Casualty Ins Co   | \$921           | \$137       | \$192       |
| Liberty Mutual Fire Ins Co   | \$562-\$2,082   | \$131       | \$178       |
| Massachusetts Bay Ins Co (Hanover Insurance Group)                       | \$818-\$992     | \$127       | \$165       |
| Mercer Ins Co of NJ Inc  | \$588-\$791     | \$227       | \$236       |
| Merchants Mutual Ins Co (Merchants Group)                                | \$645           | \$255       | \$232       |
| Merchants Preferred Ins Co (Merchants Group)                             | \$484           | N/A         | \$354       |
| Merrimack Mut Fire Ins Co (Andover Group)                                | \$717-\$997     | \$157       | \$218       |
| Metropolitan Group Property & Casualty Ins Co                            | \$1,111         | \$135       | \$203       |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$837-\$877     | \$75-\$83   | \$138-\$154 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group)              | \$991-\$1,041   | \$86-\$96   | \$162-\$181 |
| Ohio Casualty Ins Co (Ohio Casualty Group)                               | \$981-\$1,035   | \$162       | \$241       |
| Pacific Indemnity Co (Chubb Group)                                       | \$1,130         | \$143       | \$183       |
| Pennsylvania General Ins Co (OneBeacon Group) (4)                        | \$520-\$685     | \$138-\$186 | \$190-\$231 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group)  | \$1,121         | \$177       | \$351       |
| Preferred Mutual Ins Co  | \$544           | \$133       | \$162       |
| Preserver Ins Co (Tower Group) (5)                                       | \$468           | \$151       | \$127       |
| Proformance Ins Co   | \$654           | N/A         | \$191       |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3)               | \$777           | \$96        | \$159       |
| Providence Mutual Fire Ins Co  | \$404-\$675     | \$166       | \$172       |
| Public Service Mutual Ins Co   | \$454           | \$118       | \$114       |
| Quincy Mutual Fire Ins Co  | \$508-\$628     | \$133       | \$170       |
| Rutgers Cas Ins Co (Rutgers Group)                                       | \$395-\$519     | \$124-\$160 | \$92-\$117  |
| Selective Ins Co of Amer (Selective Group)                               | \$684           | \$149       | \$193       |
| Selective Way Ins Co (Selective Group)                                   | \$577           | N/A         | \$193       |
| State Farm Fire and Casualty Co  | \$903           | \$116       | \$219       |
| Tokio Marine & Nichido Fire Ins Co Ltd                                   | \$803           | \$149       | \$257       |
| Tower Ins Co of NY (Tower Group)   | \$630           | N/A         | \$259       |
| Tower National Ins Co (Tower Group)                                      | \$630-\$791     | \$181-\$208 | \$258-\$291 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group)                   | \$694-\$728     | \$131-\$149 | \$138-\$156 |
| United Services Auto Association (USAA Group) (1) (3)                    | \$495-\$575     | N/A         | \$131-\$148 |
| USAA Casualty Ins Co (USAA Group) (1) (3)                                | \$502-\$582     | N/A         | \$131-\$148 |
| Vigilant Ins Co (Chubb Group) (2)  | \$1,435         | \$613       | \$527       |
| West American Ins Co (Ohio Casualty Group)                               | \$801-\$844     | N/A         | \$295       |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system